

INFORMATION ABOUT OUR SERVICES & COSTS

You should use the information provided within this document to decide if our services are right for you.

WHAT TYPE OF SERVICE WILL WE PROVIDE YOU WITH?

Restricted Advice – We will advise and make a recommendation for you after we have assessed your needs. We offer advice on limited types of products from a limited number of companies. You may ask us for a list of the companies and products we offer advice on.

WHAT WILL YOU HAVE TO PAY US FOR OUR INVESTMENT SERVICES?

You will pay for our services on the basis of an adviser charge.

We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

We will discuss with you the basis of our charges, based on the type(s) of work we are asked to undertake for you.

We will discuss with you when you will have to pay our charges, both initial and ongoing.

INITIAL ADVICE SERVICE

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

ONGOING SERVICES

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

Please note that as the investment amount increases, your ongoing charge may also increase.

We will confirm the actual adviser charges in writing within our separate 'Service & Payment Agreement', before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

THE COST OF OUR SERVICES

PAYMENT FOR INITIAL ADVICE SERVICES

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

The amounts shown below exclude VAT. We are not currently registered for VAT and therefore VAT is not currently added to the amounts we charge.

Service	Charge Basis	What we will provide	Example cost (£)
Investment / Pension Lump Sum Advice	<ul style="list-style-type: none"> • 3% of amount invested 	<ul style="list-style-type: none"> • Establishing your financial / retirement planning goals/objectives • Obtaining full details of your assets, liabilities, income, and expenditure • Establishing the amount of investment risk you are comfortable taking and your ability to absorb any potential investment losses • Designing an appropriate investment / retirement strategy • Provide a report detailing our investment recommendations and arranging and implementing any investment solutions 	<ul style="list-style-type: none"> • For example, based on an investment of £100,000 our charge would equate to £3,000 ($£100,000 \times 3\% = £3,000$)
Investment / Pension Regular Premium Advice	The Adviser Charge would be 3% of the monthly investment amount and will continue for a period of 3 years, at which time the fee will be reviewed	<ul style="list-style-type: none"> • Establishing your financial / retirement planning goals/objectives • Obtaining full details of your assets, liabilities, income, and expenditure • Establishing the amount of investment risk you are comfortable taking and your ability to absorb any potential investment losses • Designing an appropriate investment / retirement strategy • Provide a report detailing our investment recommendations and arranging and implementing any investment solutions 	For example, if the monthly premium is £100, the initial 'adviser charge' would be £3 per month ($\times 36 = £108$)

Once agreed, the 'adviser charge' amount will not change, except where your needs or circumstances differ from our initial expectations.

We will tell you how much the initial adviser charge will be before you complete an investment, but you may ask for this information earlier.

PAYMENT FOR ONGOING SERVICES

There will be a charge for any ongoing work, such as periodic or ongoing reviews we carry out on your behalf. We will confirm the rate, frequency and length of any ongoing service(s) before commencing that ongoing service.

Service	Description	Charges and examples
Client Proposition	<p>This service includes:-</p> <ul style="list-style-type: none"> • Ongoing meetings • Reporting • Investment advice • Contact • Administration • Professional services • Quarterly Reviews <p>More details can be found within our client proposition document</p>	<p>We charge a standard rate of 1.50% per annum of the fund value for this service.</p> <p>For example, for a fund value of £100,000 our charge will be £1,500 ($£100,000 \times 1.50\% = £1,500$)</p> <p>Ongoing charges will be payable on a monthly or quarterly basis via the provider.</p>

The frequency of the ongoing charge is usually made by a deduction from your fund by the Provider on a monthly or quarterly basis.

We will agree what will be charged before any service(s) provided and the amount will be confirmed within our 'Service & Payment Agreement'.

More details on the services we offer will be provided separately within the client proposition document

YOUR PAYMENT OPTIONS

• Settling your adviser charge personally (Option 1)

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an adviser charge which will become payable on completion of our work.

You will be required to settle the payment of your adviser charge on completion of our work within 30 business days. We accept cheques or transfers into our bank account. We do not accept payment by cash. You will be provided with a receipt upon payment.

• Settling your adviser charge via your investment product (Option 2)

We can also take the charge from the investment products that we might recommend. If you decide on this method of payment bear in mind that the amount of your investment will be reduced accordingly.

• Settling your adviser charge by instalments

The option to pay for initial advice by instalments is only permitted where regular premium products are recommended. The method of payment that is acceptable is via paying by instalments through your recommended product.

AGGREGATED COSTS AND CHARGES

We will also provide you with an aggregated Costs Document in relation to certain investment types. This will provide you with information on the total costs to you of the final products and services that have been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third party product and service costs as well as our firm's own adviser charges.

This will be provided to you – by way of a Key Features Illustration produced by the Provider – before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services. The aggregated costs on an ongoing basis will be provided annually by the Product Provider, for as long as your investment is held.

The *Initial* aggregated costs are known as “Ex-Ante”, and the *Ongoing* aggregated costs (those annually thereafter) are known as “Ex-Post”.

INFORMATION ABOUT OTHER COSTS AND ASSOCIATED CHARGES

There may be other costs that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.